



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Captioned in Compliance with D.N.J. LBR 9004-2©)

LAW OFFICES OF SKLAR SMITH-SKLAR

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CANDYCE I. SMITH-SKLAR, ESQ.
Attorney for Debtor

In Re:

Rosa and Porfirio Davila, Jr.,
Debtor

Order Filed on February 25, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 18-17544-MBK

Chapter 13

Hearing Date: 1/13/2021; 9:00am

Chief Judge: Michael B Kaplan

ORDER APPROVING THE FINANCE OF PROPERTY

The relief set forth on the following page is hereby **ORDERED**.

DATED: February 25, 2021

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

THIS MATTER having come before the Court on the debtor's Motion to Approve Financing with Liberty Home Mortgage Corporation, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby are allowed to enter into a loan agreement for financing of real property located at 178 Nebraska Avenue, Trenton, NJ 08619.
pursuant to the terms outlined in the debtor's certification in support of the refinancing motion;
and it is further

ORDERED that debtor(s) are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtor shall:

- Satisfy all Plan obligations from financing proceeds
- Continue to make payments under the Plan as proposed or confirmed
- Modify the Plan as follows:

Add real property as secured debt

ORDERED that debtor's counsel be allowed a legal fee of \$ **750.00**
for representation in connection with this motion upon the filing of a fee application,
which is to be paid (choose one):

at closing through the plan outside the plan;

and it is further

ORDERED that the chapter 13 trustee shall be provided with a copy of the finance agreement; and it is further

ORDERED that Fed. R. Bankr. P. 6004(g), which provides for a ten (10) day stay of this

order,

X is applicable _____ is not applicable

ORDERED that the following other provisions apply:

New Amended schedule C to be filed in 10 days to determine equity in the inheritance.

In re:
Rosa Davila
Porfirio Davila, Jr.
Debtors

Case No. 18-17544-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Feb 25, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	#+ Rosa Davila, Porfirio Davila, Jr., 21 Eggerts Crossing Road, Lawrence Township, NJ 08648-2803

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Rosa Davila mail@njpalaw.com r56958@notify.bestcase.com
Candyce Ilene Smith-Sklar	on behalf of Joint Debtor Porfirio Davila Jr. mail@njpalaw.com, r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Rebecca Ann Solarz	

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Page 2 of 2

Total Noticed: 1

on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6